

MITCHELL D. GLINER, ESQ.
Nevada Bar #003419
3017 West Charleston Blvd., #95
Las Vegas, NV 89102
(702) 870-8700
(702) 870-0034 Fax
Attorney for Plaintiffs

RECEIVED
AND FILED
OCT 4 11 18 AM '01
LANDE S. NELSON
CLERK
BY 9W
DEPUTY

UNITED STATES DISTRICT COURT
DISTRICT OF NEVADA

JOSE A. SAUCEDO and MARIA L.)
SAUCEDO, husband and wife,)

Plaintiffs,)

CV-S-01-1154-PMP-LRL

vs.)

HOUSEHOLD BANK, FSB, and)
HOUSEHOLD FINANCE CORPORATION,)
foreign entities,)

Defendants.)

SIX PERSON JURY DEMANDED

COMPLAINT

JURISDICTION

1. The jurisdiction of this Court attains pursuant to the FCRA, 15 U.S.C. Section 1681(p), and the doctrine of supplemental jurisdiction. Venue lies in the Judicial District of Nevada as Plaintiffs' claims arose from acts of the Defendants perpetrated therein.

PRELIMINARY STATEMENT

2. The Plaintiffs bring this action for damages based upon Defendants' violations of the Fair Credit Reporting Act, 15 U.S.C. § 1681 et seq. (hereinafter referred to as "FCRA"), and of state law obligations brought as supplemental claims.

LAW OFFICES
MITCHELL D. GLINER
3017 W. Charleston Blvd.
Suite 95
Las Vegas, Nevada 89102
(702) 870-8700

FACTUAL ALLEGATIONS

6. In July, 1998, the Plaintiffs suffered severe financial hardship and filed bankruptcy.

7. On October 23, 1998, the Plaintiffs' three (3) Household Accounts were included in their bankruptcy discharge (Exhibit 1).

8. Household failed to correctly report Plaintiffs' credit information to the national credit bureaus notwithstanding the inclusion of the accounts in bankruptcy.

9. For the past 3 years, the Plaintiffs have repeatedly disputed the accuracy of their Household Accounts with both Household and the national credit reporting agencies.

• • •

• • •

10. Household still fails to adequately report the Plaintiffs' credit information despite numerous disputes respectively conveyed to Household by both the Plaintiffs and the national credit reporting agencies.

11. Jose Saucedo's Equifax Report (Exhibit 2) reflects a delinquent Household Account completely unknown to him (pg. 1).

12. Jose Saucedo's Trans Union Report (Exhibit 3) reflects an unknown Household Account (pg. 3) and a "delinquent" account (pg. 4), which was included in the bankruptcy discharge (Exhibit 1).

13. Maria Saucedo's Equifax Report (Exhibit 4) reflects an unknown Household Account (pg. 1) and a "delinquent" account (pg. 2), which was included in the bankruptcy discharge.

14. Maria Saucedo's Trans Union Report (Exhibit 5) reflects an unknown Household Account (pg. 4) and a "delinquent" account (pg. 5), which was included in the bankruptcy discharge (Exhibit 1).

15. Plaintiffs have incurred increased financing costs due to Household's misreporting.

STATEMENT OF CLAIM AS AGAINST DEFENDANTS

16. In the entire course of their action, Defendants willfully and/or negligently violated the provisions of the FCRA in the following respects:

a. By willfully and/or negligently failing to comport with FCRA § 1681s-2(b).

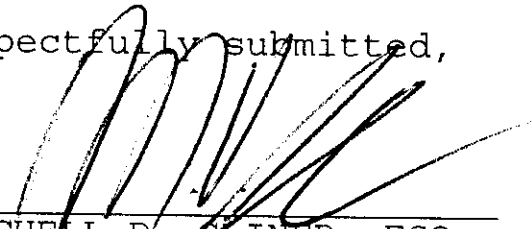
. . .

PRAYER FOR RELIEF

THEREFORE, Plaintiffs pray that the court grant the following relief as against Defendants:

- a) actual damages;
- b) punitive damages;
- c) attorney's fees; and
- d) costs.

Respectfully submitted,



MITCHELL D. GLINER, ESQ.
Nevada Bar #003419
3017 West Charleston Boulevard
Suite 95
Las Vegas, NV 89102
Attorney for Plaintiffs

LAW OFFICES
MITCHELL D. GLINER
3017 W. Charleston Blvd.
Suite 95
Las Vegas, Nevada 89102
(702) 870-8700

EXHIBITS

United States Bankruptcy Court
300 LAS VEGAS BLVD SOUTH
LAS VEGAS, NV 89101
District of Nevada

RECEIVED
AND FILED

OCT 23 8 25 AM '98

Case Number: 98 - 25795 rcj

JOSE A. SAUCEDO
2412 HONEYBEE MEADOW WAY
LAS VEGAS, NV 89134

IN RE(NAME OF DEBTOR)

JOSE A. SAUCEDO . 568-17-6523

MARIA LUISA SAUCEDO . 530-72-3626

DISCHARGE OF DEBTOR

It appearing that a petition commencing a case under title 11, United States code, was filed by or against the person named above on 07/02/98, and that an order for relief was entered under chapter 7, and that no complaint objecting to the discharge of the debtor was filed within the time fixed by the court (or that a complaint objecting to discharge of the debtor was filed and, after due notice and hearing, was not sustained);

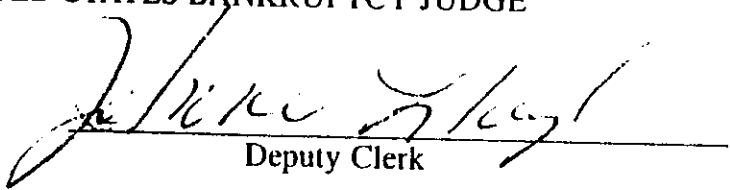
IT IS ORDERED THAT:

1. The above-named debtor is released from all dischargeable debts.
2. Any judgment heretofore or hereafter obtained in any court other than this court is null and void as a determination of the personal liability of the debtor with respect to any of the following:
 - (a) debts dischargeable under 11 U.S.C. sec. 523;
 - (b) unless heretofore or hereafter determined by order of this court to be nondischargeable, debts alleged to be excepted from discharge under clauses (2), (4) and (6) of 11 U.S.C. sec. 523(a);
 - (c) debts determined by this court to be discharged.
3. All creditors whose debts are discharged by this order and all creditors whose judgments are declared null and void by paragraph 2 above are enjoined from instituting or continuing any action or employing any process or engaging in any act to collect such debts as personal liabilities of the above-named debtor.

Date: 10/23/98

ROBERT C. JONES
UNITED STATES BANKRUPTCY JUDGE

BY:


Deputy Clerk

Certificate of Mailing: Copy of this Notice was mailed to
Debtor/s, Dbtr Atty. & Trustee.

On: OCT 23 1998

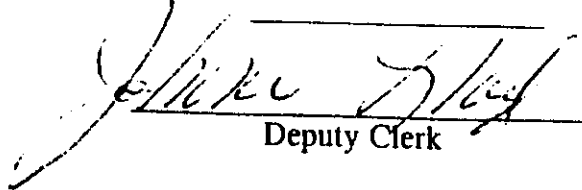

Deputy Clerk

EXHIBIT 1



In re: SAUCEDO, JOSE, A.

Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBETOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 680097081061254 Household Bank Dept. 01 Anaheim, CA 92850	C	1993-98 revolving personal credit line		U		8,588.62
ACCOUNT NO. 680097081061254 Household Bank PO Box 749 Elmhurst, IL 60126	C	Notice to additional address for Household Bank - see claim and amount under Anaheim, CA address		U		0.00
ACCOUNT NO. 5432355800133642 Household Credit Services Inc. PO Box 7029 Anaheim, CA 92850	C	1986-98 revolving charge account		U		7,812.83
ACCOUNT NO. 66951302343 JC Penney 4580 Paradise Blvd. NW Albuquerque, NM 87201	C	1997-98 revolving charge account		U		477.17
ACCOUNT NO. 44526787789 Macys 1345 S. 52nd St. Tempe, AZ 85281	C	1997 revolving charge account		U		1,139.81
ACCOUNT NO. 79311687 Robinsons May PO Box 52098 Phoenix, AZ 85072	C	1996 revolving charge account		U		485.94
ACCOUNT NO. 0887090891441 Sears PO Box 555 Columbus, OH 43216	C	1997-98 revolving charge account		U		5,370.68
Subtotal						\$ 23,875.05
Total						\$

X continuation sheets attached.

(Use only on last page of completed Schedule F.)

Please address all future
correspondence to this address

EQUIFAX CREDIT INFORMATION SERVICES
P O BOX 740258
ATLANTA, GA 30374

(800)575-3290

JOSE A SAUCEDO
2412 HONEYBEE MEADOW WAY
LAS VEGAS NV 89134

DATE 07/05/01
SOCIAL SECURITY NUMBER 568-17-6523
AGE 45

CREDIT HISTORY											
Company Name	Account Number	Where Acct.	Date Opened	Months Re- viewed	Date Of Last Activity	High Credit	Terms	Name as of Date Reported			Date Reported
								Balance	Part Due	Status	
SEARS CLOSED ACCOUNT CHARGE	887090891441	A	03/83		05/98		INCLUDED IN BANKRUPTCY				06/01
SEARS CLOSED ACCOUNT CHARGE	50119366511	A	03/98		06/98		INCLUDED IN BANKRUPTCY				06/01
SUN COUNTRY FCU	82060002	J	11/96	53	05/01	16K	327	1839		R1	05/01
DILLARD CHARGED OFF ACCOUNT CREDIT CARD	757500071166873100	A	02/95		05/98			0		R9	06/01
FIRST PREMIER ACCOUNT CLOSED AT CONSUMERS REQUEST PAID ACCOUNT/ZERO BALANCE	5433628700250503	U	03/00	13	05/00	500		0		R1	04/01
FIRST PREMIER ACCOUNT CLDSED AT CONSUMERS REQUEST PAID ACCOUNT/ZERO BALANCE	4610078005709076	U	03/00	13	04/00	500		0		R1	04/01
GOTTSCHALKS'S DEPART AMOUNT IN H/C COLUMN IS CREDIT LIMIT	700619046	S	09/90	99	02/96	1200		0		R1	09/00
DISCOVER FINANCIAL S PAID ACCOUNT/ZERO BALANCE ACCOUNT CLOSED BY CONSUMER	6011000309526188	J	12/93	73	12/96	4600		0		R1	01/00
FORD MOTOR COMPANY LEASE AUTO	NGN3215PW4	J	07/99	04	11/99	32K	411			I1	11/99
SUN COUNTRY FCU PAID ACCOUNT/ZERO BALANCE	82060001	J	10/96	32	11/97	17K	209	0		I1	06/99
RNB-MERVYNS CHARGE	67530289871	J	11/84	24	01/98	959		0		R1	06/99
JC PENNEY / MONOGRAM CHARGE	81-669513023420	J	03/85		05/98		INCLUDED IN BANKRUPTCY				03/99
HOUSEHOLD FINANCE CO >>> PRIOR PAYING HISTORY - 30(OO)60(OO)90+(O4)11/98 PAID ACCOUNT/ZERO BALANCE CLOSED ACCOUNT	820297-08143953	J	06/94	04	03/98	0	178	0		R5	12/98
MACY'S WEST/FDSB CHARGE AMOUNT IN H/C COLUMN IS CREDIT LIMIT	4452678778920	J	04/84		03/98		INCLUDED IN BANKRUPTCY				11/98
HOUSEHOLD CREDIT SER CREDIT CARD	5432355800133642	J	11/87		03/98		INCLUDED IN BANKRUPTCY				09/98
CAPITAL ONE ACCOUNT CLOSED BY CONSUMER CREDIT CARD	4388641354663861	S	02/96		08/98		INCLUDED IN BANKRUPTCY				09/98
WASHINGTON MUTUAL HO REAL ESTATE MORTGAGE	215916044	J	12/97		07/98		INCLUDED IN BANKRUPTCY				07/98
FIRST USA BANK CREDIT CARD AMOUNT IN H/C COLUMN IS CREDIT LIMIT	4417128059001931	I	10/95		03/98		INCLUDED IN BANKRUPTCY				07/98
FIRST USA BANK CREDIT CARD AMOUNT IN H/C COLUMN IS CREDIT LIMIT	5417122502115759	I	10/95		01/98		INCLUDED IN BANKRUPTCY				07/98
GECCCC/-SONY CREDIT CARD AMOUNT IN H/C COLUMN IS CREDIT LIMIT	5298026903134612	J	12/97		07/98		INCLUDED IN BANKRUPTCY				07/98
FLEET CC PAID ACCOUNT/ZERO BALANCE CLOSED ACCOUNT	4071296884153925	J	12/93	51	11/96	6000		0		R1	03/98
WELLS FARGO HOME MOR PAID ACCOUNT/ZERO BALANCE REAL ESTATE MORTGAGE	4721977327	J	04/94	19	11/97	133K	957	0		I1	12/97
SWD											

PAGE 1 OF 2

FORM E18C32

Please dress all future
correspondence to this address

EQUIFAX CREDIT INFORMATION SERVICES
P O BOX 740258
ATLANTA, GA 30374

(800)576-3290

JOSE A SAUCEDO
2412 HONEYBEE MEADOW WAY
LAS VEGAS NV 89134

DATE 07/05/01
SOCIAL SECURITY NUMBER 568-17-6523

CREDIT HISTORY

Company Name	Account Number	Where Acct.	Date Opened	Months Re- viewed	Date Of Last Activity	High Credit	Terms	How as of Balance	Date Reported Past Due	Status	Date Reported
GECCCC CREDIT CARD AMOUNT IN H/C COLUMN IS CREDIT LIMIT	5480479994425498	J	05/92	63	10/94	1400		0		R1	10/97
HOUSEHOLD BANK NA IL CHARGE	414091-5206591152	S	10/94	36	10/94	0		0		R1	11/97
GOTTSCHALKS'S DEPART PAID ACCOUNT/ZERO BALANCE CHARGE	5360408304	S	09/90	79	01/94	533		0		R1	05/97
CAPITAL ONE CREDIT CARD	4121741354663861	J	02/96	11	12/96	5228		0		R1	02/97
WELLS FARGO ACCOUNT CLOSED BY CONSUMER CREDIT CARD	4310560406001743	J	12/87	96	03/94	3500		0		R1	04/96
HOUSEHOLD FINANCE CO PAID ACCOUNT/ZERO BALANCE CHARGE	838-35487049	J	12/92	36	12/95			0		R1	01/96
TOYOTA MOTOR CREDIT CLOSED ACCOUNT AUTO	2-0040509	M	04/91	23	03/93	11K	180	0		I1	03/93
HOMESIDE LENDING INC CLOSED ACCOUNT	457733	J	01/90	35	12/92	135K	30Y	0		I1	01/93
MACY'S WEST/FDSB CHARGE AMOUNT IN H/C COLUMN IS CREDIT LIMIT	-0603538001220	J	04/84	04	05/96	3500		0		R1	05/96
WELLS FARGO AUTO FIN PAID ACCOUNT/ZERO BALANCE AUTO	1274613307374001	J	09/86		11/96	16K	343	0		IO	11/96
BANK OF AMERICA ACCOUNT TRANSFERRED OR SOLD	680097-08106125	J	06/94		01/97	0	180	0		R	03/97

***** PUBLIC RECORDS OR OTHER INFORMATION *****

>>> BANKRUPTCY FILED 07/98; US DISTRICT BANKRUPTCY; CASE OR OTHER ID NUMBER-9825795-DSP-10/98
PERSONAL; JOINT; DISCHARGED CH-7

***** ADDITIONAL INFORMATION *****

FORMER/OTHER ADDRESS 2412 HONEYBEE M, LAS VEGAS, NV, 89134
FORMER/OTHER ADDRESS 2529 W AVENUE K4, LANCASTER, CA, 93536
LAST REPORTED EMPL - ELECTRICIAN, ACME ELECTRIC
FORMER EMPLOYMENT - KIEWIT WESTERN
FORMER EMPLOYMENT - REWIT

***** COMPANIES THAT REQUESTED YOUR CREDIT HISTORY *****

07/05/01 EQUIFAX - DISCLOSURE
05/25/01 PRM CAPITAL ONE
12/01/00 FACTUAL /2901 EQUITY ONE
11/16/00 AR HOUSEHOLD BANK
10/13/00 AR HOUSEHOLD BANK
08/23/00 PRM EVERGREEN ACCEPTANCE
08/11/00 FAR WEST /FIRST UNITED MORTGAGE
08/07/00 PRM HOMEQ SERVICING CORP
07/27/99 FORD MOTOR CREDIT CO
07/26/99 DESERT LINCOLN MERCU
06/14/01 PRM CB&T
02/01/01 PRM AT&T WIRELESS SERVICE
10/23/00 PRM AT&T WIRELESS
09/11/00 AR HOUSEHOLD FINANCE CO
08/15/00 AR HOUSEHOLD FINANCE CO
07/17/00 PRM BANK
07/27/99 FRIENDLY FORD PEUGEOT

SWO-RESTART 00000

COMPLETE PAGE 2 OF 2

MERCHANTS ASSOCIATION CREDIT BURE
 134 S. TAMPA, P.O. BOX 3307
 TAMPA, FL. 33601
 813-273-7855

PAGE 1 OF 8
 DATE THIS REPORT PRINTED: 07/06/2001

SOCIAL SECURITY NUMBER: 568-17-6523
 BIRTH DATE: 11/1955
 YOU HAVE BEEN IN OUR FILES SINCE: 09/1981
 PHONE: 243-6154

CONSUMER REPORT FOR:

SAUCEDO, JOSE AURELIO
 105 LIVE OAKS GARDENS,
 CASSELBERRY FL. 32707

FORMER ADDRESSES REPORTED:

2412 HONEY BEE MEADOW WY., LAS VEGAS NV. 89134
 2529 W AV., #4. LANCASTER CA. 93536

YOUR CREDIT INFORMATION

THE FOLLOWING ITEMS OBTAINED FROM PUBLIC RECORDS APPEAR ON YOUR REPORT. YOU MAY BE REQUIRED TO EXPLAIN PUBLIC RECORD ITEMS TO POTENTIAL CREDITORS. ANY BANKRUPTCY INFORMATION WILL REMAIN ON YOUR REPORT FOR 10 YEARS FROM THE DATE OF FILING. UNPAID TAX LIENS ARE REPORTED INDEFINITELY. ALL OTHER PUBLIC RECORD INFORMATION, INCLUDING DISCHARGED CHAPTER 13 BANKRUPTCY AND ANY ACCOUNTS CONTAINING ADVERSE INFORMATION, REMAIN FOR UP TO 7 YEARS.

DOCKET 9825795	FEDERAL DISTRICT	CHAPTER 7 BANKRUPTCY DISCHARGED
	ASSETS:	\$0 ENTERED: 07/1998
		PAID: 10/1998
		LIABS: \$0

THE FOLLOWING ACCOUNTS CONTAIN INFORMATION WHICH SOME CREDITORS MAY CONSIDER TO BE ADVERSE. THE ADVERSE INFORMATION IN THESE ACCOUNTS HAS BEEN PRINTED IN >BRACKETS< FOR YOUR CONVENIENCE, TO HELP YOU UNDERSTAND YOUR REPORT. THEY ARE NOT BRACKETED THIS WAY FOR CREDITORS. (NOTE: THE ACCOUNT# MAY BE SCRAMBLED BY THE CREDITOR FOR YOUR PROTECTION).

DC4456015		
DILLARD	# 757500071166873100	REVOLVING ACCOUNT
>CHAPTER 7 BANKRUPTCY<		CREDIT CARD
UPDATED 06/2001		AUTHORIZED ACCOUNT
OPENED 02/1995	MOST OWED: \$0	CREDIT LIMIT: \$3000
CLOSED 05/1998		
STATUS AS OF 05/1998: UNRATED		

EXHIBIT 3

REPORT ON: SAUCEDO, JOSE AURELIO PAGE 2 OF 8
 SOCIAL SECURITY NUMBER: 568-17-6523

ADVERSE ACCOUNTS, CONT.

BC235166J
 HB FSB # 68029708100159 REVOLVING ACCOUNT
 >CHAPTER 7 BANKRUPTCY<
 VERIF'D 02/2001 JOINT ACCOUNT
 OPENED 06/1994 MOST OWED: \$9000 CREDIT LIMIT: \$0
 CLOSED 07/1998
 STATUS AS OF 07/1998: UNRATED

BC9992189
 GECS/SNY CC # 5298026903134612 REVOLVING ACCOUNT
 >INCLUDED IN BANKRUPTCY< CREDIT CARD
 VERIF'D 01/2001 JOINT ACCOUNT
 OPENED 12/1997 MOST OWED: \$3396 CREDIT LIMIT: \$5000
 CLOSED 07/1998
 STATUS AS OF 07/1998: UNRATED

DC729D009
 MACYW/GECCCC # 4452678778920 REVOLVING ACCOUNT
 >INCLUDED IN BANKRUPTCY< CHARGE ACCOUNT
 VERIF'D 12/2000 BALANCE: \$0 PARTICIPANT ON ACCOUNT
 OPENED 04/1984 MOST OWED: \$1180 CREDIT LIMIT: \$1100
 CLOSED 03/1998
 STATUS AS OF 03/1998: UNRATED

DC6256445
 SEARS # 887090891441 REVOLVING ACCOUNT
 >INCLUDED IN BANKRUPTCY< CHARGE ACCOUNT
 VERIF'D 12/2000 BALANCE: \$0 AUTHORIZED ACCOUNT
 OPENED 03/1983 MOST OWED: \$6095 CREDIT LIMIT: \$5300
 CLOSED 05/1998
 STATUS AS OF 05/1998: UNRATED

BC1DTV001
 CAPITAL 1 BK # 4388641354663861 REVOLVING ACCOUNT
 >BKRPT/ACCT CLOSED BY CONSUMR< CREDIT CARD
 VERIF'D 12/2000 BALANCE: \$0 PARTICIPANT ON ACCOUNT
 OPENED 02/1996 MOST OWED: \$4843
 CLOSED 08/1997
 STATUS AS OF 08/1997: UNRATED

BM2292001
 FLEET MTG # 215916044 MORTGAGE ACCOUNT
 >INCLUDED IN BANKRUPTCY< CONVENTIONAL REAL ESTATE MTG
 VERIF'D 12/2000 JOINT ACCOUNT
 OPENED 12/1997 MOST OWED: \$150900 PAY TERMS: 360 MONTHLY \$1029
 CLOSED 07/1998 FANNIE MAE # 1666723058
 STATUS AS OF 07/1998: UNRATED

REPORT ON: SAUCEDO, JOSE AURELIO PAGE 3 OF 8
 SOCIAL SECURITY NUMBER: 568-17-6523

ADVERSE ACCOUNTS, CONT.

DC6256453
 SEARS # 50119366511 REVOLVING ACCOUNT
 >INCLUDED IN BANKRUPTCY< CHARGE ACCOUNT
 VERIF'D 12/2000 BALANCE: \$0 AUTHORIZED ACCOUNT
 OPENED 03/1998 MOST OWED: \$604 CREDIT LIMIT: \$800
 CLOSED 06/1998
 STATUS AS OF 06/1998: UNRATED

DC1972113
 JCP--MCCBG # 6695130234020 REVOLVING ACCOUNT
 >INCLUDED IN BANKRUPTCY< CHARGE ACCOUNT
 VERIF'D 09/2000 BALANCE: \$0 JOINT ACCOUNT
 OPENED 03/1985 MOST OWED: \$0
 CLOSED 07/1998
 STATUS AS OF 07/1998: UNRATED

BO7519015
 FST USA BK B # 5417122502115759 REVOLVING ACCOUNT
 >BKRPT/ACCT CLOSED BY CONSUMR< CREDIT CARD
 VERIF'D 08/2000 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 10/1995 MOST OWED: \$9686 CREDIT LIMIT: \$9600
 CLOSED 01/1998
 STATUS AS OF 01/1998: UNRATED

BC235166J
 HB FSB # 82029708143953 REVOLVING ACCOUNT
 CLOSED
 UPDATED 01/1999 BALANCE: \$0 JOINT ACCOUNT
 OPENED 06/1994 MOST OWED: \$0 CREDIT LIMIT: \$0
 CLOSED 01/1999
 >STATUS AS OF 01/1999: 120 DAYS PAST DUE<
 >IN PRIOR 06 MONTHS FROM DATE CLOSED 3 TIMES 90 OR MORE DAYS LATE<
 > MAXIMUM DELINQUENCY OF 90+ DAYS OCCURRED IN 08/1998<

BO7519092
 FST USA BANK # 4417128059001931 REVOLVING ACCOUNT
 >INCLUDED IN BANKRUPTCY< CREDIT CARD
 VERIF'D 11/1998 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 10/1995
 CLOSED 05/1998
 STATUS AS OF 05/1998: UNRATED

BC7991187
 HH BANK # 5432355800133642 REVOLVING ACCOUNT
 >INCLUDED IN BANKRUPTCY< CREDIT CARD
 VERIF'D 10/1998 BALANCE: \$0 JOINT ACCOUNT
 OPENED 11/1987 MOST OWED: \$8322
 CLOSED 07/1998
 STATUS AS OF 07/1998: UNRATED

REPORT ON: SAUCEDO, JOSE AURELIO PAGE 4 OF 8
 SOCIAL SECURITY NUMBER: 568-17-6523

BC235166J

HB FSB

68009708106125

REVOLVING ACCOUNT

CLOSED

UPDATED 08/1998 BALANCE: \$0 JOINT ACCOUNT

OPENED 06/1994 MOST OWED: \$0 CREDIT LIMIT:

CLOSED 05/1998

>STATUS AS OF 05/1998: 60 DAYS PAST DUE<

IN PRIOR 14 MONTHS

> MAXIMUM DELINQUENCY OF 60 DAYS OCCURRED IN 05/1998<

\$0

Included
In B1

BC235166J

HB FSB

7763070027037063

REVOLVING ACCOUNT

CHARGE ACCOUNT

UPDATED 03/1997

JOINT ACCOUNT

OPENED 06/1994 MOST OWED: \$6135 CREDIT LIMIT:

\$0

STATUS AS OF 03/1997: PAID OR PAYING AS AGREED

>IN PRIOR 30 MONTHS FROM DATE VERIF'D 1 TIME 30 DAYS LATE<

THE FOLLOWING ACCOUNTS ARE REPORTED WITH NO ADVERSE INFORMATION

QZ3796674

FRD MOTOR CR

NGN3215PW4

INSTALLMENT ACCOUNT

AUTO LEASE

UPDATED 05/2001 BALANCE: \$22735

JOINT ACCOUNT

OPENED 07/1999 MOST OWED: \$32209

PAY TERMS: 24 MONTHLY \$411

STATUS AS OF 05/2001: PAID OR PAYING AS AGREED

IN PRIOR 23 MONTHS FROM DATE VERIF'D NEVER LATE

QU14YY001

SUN CNTRY CU

82060002

REVOLVING ACCOUNT

UPDATED 03/2001 BALANCE: \$2767

JOINT ACCOUNT

OPENED 11/1996 MOST OWED: \$15910

PAY TERMS: MINIMUM \$327

STATUS AS OF 03/2001: PAID OR PAYING AS AGREED

IN PRIOR 48 MONTHS FROM DATE VERIF'D NEVER LATE

BZ41PF001

FST PREMIER

4610078005709076

REVOLVING ACCOUNT

ACCOUNT CLOSED BY CONSUMER

CREDIT CARD

UPDATED 01/2001 BALANCE: \$0

AUTHORIZED ACCOUNT

OPENED 03/2000 MOST OWED: \$195

CREDIT LIMIT: \$500

CLOSED 03/2000

STATUS AS OF 03/2000: PAID OR PAYING AS AGREED

IN PRIOR 23 MONTHS FROM DATE CLOSED NEVER LATE

Please address all future
correspondence to this address

EQUIFAX CREDIT INFORMATION SERVICES
P O BOX 740258
ATLANTA, GA 30374

(800)576-3280

MARIA L SAUCEDO
2412 HONEYBEE MEADOW WAY
LAS VEGAS NV 89134

DATE 07/05/01
SOCIAL SECURITY NUMBER 530-72-3626
DATE OF BIRTH 08/09/61

CREDIT HISTORY												
Company Name	Account Number	Where Acct	Date Opened	Months Re- viewed	Date Of Last Activity	High Credit	Terms	Items as of Date Reported	Balance	Past Due	Status	Date Reported
SEARS CLOSED ACCOUNT CHARGE	887090891441	I	03/83		05/98		INCLUDED IN BANKRUPTCY					06/01
PROVIDIAN FINANCIAL CREDIT CARD AMOUNT IN H/C COLUMN IS CREDIT LIMIT	5542850900628266	I	06/00	12	06/01	3500	56	1874			R1	06/01
SEARS CLOSED ACCOUNT CHARGE	50119366511	I	03/98		06/98		INCLUDED IN BANKRUPTCY					06/01
PROVIDIAN BANCORP CREDIT CARD AMOUNT IN H/C COLUMN IS CREDIT LIMIT	4465692100563422	I	06/99	24	06/01	5600	123	4927			R1	06/01
SUN COUNTRY FCU	82060002	J	11/96	07	05/01	16K	327	1839			R1	05/01
DILLARD BANKRUPTCY CHAPTER 7 CREDIT CARD	757500071166873100	I	02/95		05/98		INCLUDED IN BANKRUPTCY					06/01
ROBINSONS-MAY BANKRUPTCY CHAPTER 7 CHARGE	79311687	I	02/93		03/98		INCLUDED IN BANKRUPTCY					05/01
FIRST PREMIER ACCOUNT CLOSED AT CONSUMERS REQUEST PAID ACCOUNT/ZERO BALANCE	5433628700250503	I	03/00	13	05/00	500		0			R1	04/01
FIRST PREMIER ACCOUNT CLOSED AT CONSUMERS REQUEST PAID ACCOUNT/ZERO BALANCE	4610078005709076	I	03/00	13	04/00	500		0			R1	04/01
GOTTSCHALK'S DEPART AMOUNT IN H/C COLUMN IS CREDIT LIMIT	700619046	S	09/90	99	02/96	1200		0			R1	09/00
FASHION BUG CHARGE	6004660086911280	I	01/95	63	05/00	100		0			R1	05/00
DISCOVER FINANCIAL S PAID ACCOUNT/ZERO BALANCE ACCOUNT CLOSED BY CONSUMER	6011000309526188	J	12/93	49	12/96	4600		0			R	01/00
FORD MOTOR COMPANY LEASE AUTO	NGN3215PW4	J	07/99	04	11/99	32K	411				I1	11/99
RNB-MERVYNS CHARGE	67530289871	J	11/84	24	01/98	959		0			R1	06/99
JC PENNEY / MONOGRAM CHARGE	81-669513023420	J	03/85		05/98		INCLUDED IN BANKRUPTCY					03/99
HOUSEHOLD FINANCE CO >>> PRIOR PAYING HISTORY - 30(00)60(00)90+(04)11/98-R5,10/98-R5,09/98-R5 <<< PAID ACCOUNT/ZERO BALANCE CLOSED ACCOUNT	820297-08143953	S	06/94	04	03/98	0	178	0			R5	12/98
MAGY'S WEST/FDSB CHARGE AMOUNT IN H/C COLUMN IS CREDIT LIMIT	4452678778920	J	04/84		03/98		INCLUDED IN BANKRUPTCY					11/98
HOUSEHOLD CREDIT SER CREDIT CARD	5432355800133642	J	11/87		03/98		INCLUDED IN BANKRUPTCY					09/98
CAPITAL ONE ACCOUNT CLOSED BY CONSUMER CREDIT CARD	4288041354603821	S	02/91		09/98		INCLUDED IN BANKRUPTCY					09/98
FCNB PREFERRED CHARGE CHARGE AMOUNT IN H/C COLUMN IS CREDIT LIMIT	307520858	I	01/89	99	06/98	0	55	0			R1	08/98
WASHINGTON MUTUAL HO REAL ESTATE MORTGAGE	215916044	J	12/97		07/98		INCLUDED IN BANKRUPTCY					07/98
FIRST USA BANK CREDIT CARD AMOUNT IN H/C COLUMN IS CREDIT LIMIT	4417128059001931	A	10/95		03/98		INCLUDED IN BANKRUPTCY					07/98
SWD												

PAGE 1 OF 3

FORM EISC32

Please use all future
correspondence to this address

EQUIFAX CREDIT INFORMATION SERVICES
P O BOX 740256
ATLANTA, GA 30374
(800)576-3290

MARIA L SAUCEDO
2412 HONEYBEE MEADOW WAY
LAS VEGAS NV 89134

DATE 07/05/01
SOCIAL SECURITY NUMBER 530-72-3626

CREDIT HISTORY												
Company Name	Account Number	Where Acct.	Date Opened	Months Re-viewed	Date of Last Activity	High Credit	Terms	Items as of Date Reported	Balance	Past Due	Status	Date Reported
FIRST USA BANK CREDIT CARD AMOUNT IN H/C COLUMN IS CREDIT LIMIT	5417122502115759	A	10/95		01/98	INCLUDED IN BANKRUPTCY						07/98
HOUSEHOLD BANK,FSB >>> PRIOR PAYING HISTORY - 30(02)60(D1)90+(01)07/98 PAID ACCOUNT/ZERO BALANCE CLOSED ACCOUNT	680097-08106125	S	06/94	39	03/98	0 178 0	R4	08/98				
GECCCC/-SONY CREDIT CARD AMOUNT IN H/C COLUMN IS CREDIT LIMIT	5298026903134612	J	12/97		07/98	INCLUDED IN BANKRUPTCY						07/98
FLEET CC PAID ACCOUNT/ZERO BALANCE CLOSED ACCOUNT	4071296884153925	J	12/93	51	11/96	6000	0	R1	03/98			
AT&T WIRELESS SERVIC PAID ACCOUNT/ZERO BALANCE	21100000002349181	I	10/96	12	09/97	0	0	01	11/97			
WELLS FARGO HOME MOR PAID ACCOUNT/ZERO BALANCE REAL ESTATE MORTGAGE	4721977327	J	04/94	19	11/97	133K 957	0	I1	12/97			
HOUSEHOLD BANK NA IL CHARGE	414091-5206591152	J	10/94	36	10/94	0	0	R1	11/97			
GECCCC CREDIT CARD AMOUNT IN H/C COLUMN IS CREDIT LIMIT	5480479994425498	J	05/92	62	10/94	1400	0	R1	10/97			
BANK OF AMERICA ACCOUNT TRANSFERRED OR SOLD	680097-08106125	S	06/94		01/97	0 180	0	R	03/97			
GOTTSCALKS'S DEPART PAID ACCOUNT/ZERO BALANCE CHARGE	5360408304	S	09/90	79	01/94	533	0	R1	05/97			
WELLS FARGO ACCOUNT CLOSED BY CONSUMER CREDIT CARD	4310560406001743	J	12/87	96	03/94	3500	0	R1	04/96			
HOUSEHOLD FINANCE CO CHARGE	838-35487049	J	12/92	26	03/95		0	R1	03/95			
HOMESIDE LENDING INC CLOSED ACCOUNT	457733	J	01/90	35	12/92	135K 30Y	0	I1	01/93			
CAPITAL ONE CREDIT CARD	4121741354663861	J	02/96	11	12/96	5228	0	R1	02/97			
WELLS FARGO AUTO FIN PAID ACCOUNT/ZERO BALANCE AUTO	1274613307374001	J	09/96		11/96	16K 343	0	IO	11/96			
***** PUBLIC RECORDS OR OTHER INFORMATION *****												
>>> BANKRUPTCY FILED 07/98; US DISTRICT BANKRUPTCY; CASE OR OTHER ID NUMBER-9825795-DSP-10/98 PERSONAL; JOINT; DISCHARGED CH-7												
***** ADDITIONAL INFORMATION *****												
FORMER/OTHER ADDRESS 2529 W AVENUE K4, LANCASTER, CA, 93536												
LAST REPORTED EMPL - CIRCUS CIRCUS												
FORMER EMPLOYMENT - EL CORTEZ												
FORMER EMPLOYMENT - HOUSEWIFE												
***** COMPANIES THAT REQUESTED YOUR CREDIT HISTORY *****												
07/05/01 EQUIFAX - DISCLOSURE												
05/24/01 PRM FCNB-NEWPORT NEWS												
04/25/01 PRM CAPITAL ONE												
04/05/01 PRM MAPLE STREET MERCHANT												
03/13/01 AR HOUSEHOLD RETAIL SER												
02/21/01 PRM FCNB-NEWPORT NEWS												
02/08/01 PRM FCNB-NEWPORT NEWS												
12/13/00 AR WELLS FARGO BANK NV												
06/08/01 PRM FCNB-NEWPORT NEWS												
05/17/01 AR HOUSEHOLD RETAIL SER												
04/12/01 PRM FCNB-NEWPORT NEWS												
03/21/01 AR FINGERHUT NATIONAL B												
02/23/01 PRM AT&T WIRELESS												
02/12/01 AR HOUSEHOLD RETAIL SER												
02/07/01 AR WELLS FARGO BANK NV												
12/03/00 PRM AT&T WIRELESS												
SWO	PAGE 2 OF 3											

Please address all future
correspondence to this address

EQUIFAX CREDIT INFORMATION SERVICES
P O BOX 740288
ATLANTA, GA 30374

(800)878-3290

MARIA L SAUCEDO
2412 HONEYBEE MEADOW WAY
LAS VEGAS NV 89134

DATE 07/05/01
SOCIAL SECURITY NUMBER 530-72-3626

CREDIT HISTORY

Company Name	Account Number	Where Acct.	Date Opened	Months Re- viewed	Date Of Last Activity	High Credit	Terms	Items as of Date Reported			Date Reported
								Balance	Paid Due	Status	
12/01/00 FACTUAL /2901 EQUITY ONE											
11/28/00 PRM AT&T WIRELESS					11/17/00 AR HOUSEHOLD RETAIL SER						
10/23/00 PRM CB&T					10/18/00 PRM HOUSEHOLD RETAIL SER						
09/16/00 AR FINGERHUT NATIONAL B					09/12/00 AR HOUSEHOLD BANK						
08/16/00 AR HOUSEHOLD RETAIL SER											
08/11/00 FAN WEST /FIRST UNITED MORTGAGE											
07/13/00 AR HOUSEHOLD RETAIL SER					07/27/99 FORD MOTOR CREDIT CO						
07/26/99 DESERT LINCOLN MERCU											

SWD-RESTART 00003

COMPLETE PAGE 3 OF 3

MERCHANTS ASSOCIATION CREDIT BURE
134 S. TAMPA, P.O.BOX 3307
TAMPA, FL. 33601
813-273-7855

PAGE 1 OF 10
DATE THIS REPORT PRINTED: 07/06/2001
SOCIAL SECURITY NUMBER: 530-72-3626
BIRTH DATE: 08/1961
YOU HAVE BEEN IN OUR FILES SINCE: 09/1982
AKA: CAZARES, MARIA, L
PHONE: 243-6154

CONSUMER REPORT FOR:

SAUCEDO, MARIA LUISA
105 LIVE OAKS GARDENS,
CASSELBERRY FL. 32707

FORMER ADDRESSES REPORTED:

2413 HONEYBEE MEADOW WY., LAS VEGAS NV. 89134
2529 W AV., #4. LANCASTER CA. 93536

EMPLOYMENT DATA REPORTED:

CIRCUS CIRCUS HOTEL
DATE REPORTED: 10/1997

YOUR CREDIT INFORMATION

THE FOLLOWING ITEMS OBTAINED FROM PUBLIC RECORDS APPEAR ON YOUR REPORT. YOU MAY BE REQUIRED TO EXPLAIN PUBLIC RECORD ITEMS TO POTENTIAL CREDITORS. ANY BANKRUPTCY INFORMATION WILL REMAIN ON YOUR REPORT FOR 10 YEARS FROM THE DATE OF FILING. UNPAID TAX LIENS ARE REPORTED INDEFINITELY. ALL OTHER PUBLIC RECORD INFORMATION, INCLUDING DISCHARGED CHAPTER 13 BANKRUPTCY AND ANY ACCOUNTS CONTAINING ADVERSE INFORMATION, REMAIN FOR UP TO 7 YEARS.

DOCKET	9825795	FEDERAL DISTRICT	CHAPTER 7 BANKRUPTCY DISCHARGED
		ASSETS:	\$0 ENTERED: 07/1998
			PAID: 10/1998
			LIABS: \$0

EXHIBIT 5

REPORT ON: SAUCEDO, MARIA LUISA PAGE 2 OF 10
 SOCIAL SECURITY NUMBER: 530-72-3626

THE FOLLOWING ACCOUNTS CONTAIN INFORMATION WHICH SOME CREDITORS MAY CONSIDER TO BE ADVERSE. THE ADVERSE INFORMATION IN THESE ACCOUNTS HAS BEEN PRINTED IN >BRACKETS< FOR YOUR CONVENIENCE, TO HELP YOU UNDERSTAND YOUR REPORT. THEY ARE NOT BRACKETED THIS WAY FOR CREDITORS. (NOTE: THE ACCOUNT# MAY BE SCRAMBLED BY THE CREDITOR FOR YOUR PROTECTION).

BC1DTV001

CAPITAL 1 BK # 4388641354663861 REVOLVING ACCOUNT
 >BKRPT/ACCT CLOSED BY CONSUMR< CREDIT CARD
 UPDATED 06/2001 BALANCE: \$0 PARTICIPANT ON ACCOUNT
 OPENED 02/1996 MOST OWED: \$4843
 CLOSED 08/1997
 STATUS AS OF 08/1997: UNRATED
 IN PRIOR 18 MONTHS

BM2292001

FLEET MTG # 215916044 MORTGAGE ACCOUNT
 >INCLUDED IN BANKRUPTCY< CONVENTIONAL REAL ESTATE MTG
 UPDATED 05/2001 BALANCE: \$144592 JOINT ACCOUNT
 OPENED 12/1997 MOST OWED: \$150900 PAY TERMS: 360 MONTHLY \$1029
 FANNIE MAE # 1666723058
 STATUS AS OF 05/2001: PAID OR PAYING AS AGREED
 IN PRIOR 42 MONTHS

DC1626003

ROBINSNS/MAY # 79311687 REVOLVING ACCOUNT
 >CHAPTER 7 BANKRUPTCY< CHARGE ACCOUNT
 UPDATED 05/2001 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 02/1993 MOST OWED: \$821
 CLOSED 07/1998
 STATUS AS OF 07/1998: UNRATED

BC152B021

FCNB-SPIEGEL # 5452540100325353 REVOLVING ACCOUNT
 >INCLUDED IN BANKRUPTCY< CREDIT CARD
 VERIF'D 01/2001 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 10/1997 MOST OWED: \$295
 CLOSED 06/1998
 STATUS AS OF 06/1998: UNRATED

DC6256445

SEARS # 887090891441 REVOLVING ACCOUNT
 >INCLUDED IN BANKRUPTCY< CHARGE ACCOUNT
 VERIF'D 12/2000 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 03/1983 MOST OWED: \$6095 CREDIT LIMIT: \$5300
 CLOSED 05/1998
 STATUS AS OF 05/1998: UNRATED

REPORT ON: SAUCEDO, MARIA LUISA PAGE 3 OF 10
 SOCIAL SECURITY NUMBER: 530-72-3626

ADVERSE ACCOUNTS, CONT.

DC729D009
 MACYW/GECCCC # 4452678778920 REVOLVING ACCOUNT
 >INCLUDED IN BANKRUPTCY< CHARGE ACCOUNT
 VERIF'D 12/2000 BALANCE: \$0 PARTICIPANT ON ACCOUNT
 OPENED 04/1984 MOST OWED: \$1180 CREDIT LIMIT: \$1100
 CLOSED 03/1998
 STATUS AS OF 03/1998: UNRATED

BC9992189
 GECS/SNY CC # 5298026903134612 REVOLVING ACCOUNT
 >INCLUDED IN BANKRUPTCY< CREDIT CARD
 VERIF'D 12/2000 BALANCE: \$0 JOINT ACCOUNT
 OPENED 12/1997 MOST OWED: \$3396 CREDIT LIMIT: \$5000
 CLOSED 03/1997
 STATUS AS OF 03/1997: UNRATED

DC6256453
 SEARS # 50119366511 REVOLVING ACCOUNT
 >INCLUDED IN BANKRUPTCY< CHARGE ACCOUNT
 VERIF'D 12/2000 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 03/1998 MOST OWED: \$604 CREDIT LIMIT: \$800
 CLOSED 06/1998
 STATUS AS OF 06/1998: UNRATED

DC4456015
 DILLARD # 757500071166873100 REVOLVING ACCOUNT
 >CHAPTER 7 BANKRUPTCY< CREDIT CARD
 VERIF'D 11/2000 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 02/1995 MOST OWED: \$0 CREDIT LIMIT: \$3000
 CLOSED 05/1998
 STATUS AS OF 05/1998: UNRATED

DC1972113
 JCP--MCCBG # 6695130234020 REVOLVING ACCOUNT
 >INCLUDED IN BANKRUPTCY< CHARGE ACCOUNT
 VERIF'D 09/2000 BALANCE: \$0 JOINT ACCOUNT
 OPENED 03/1985 MOST OWED: \$0
 CLOSED 07/1998
 STATUS AS OF 07/1998: UNRATED

BO7519015
 FST USA BK B # 5417122502115759 REVOLVING ACCOUNT
 >BKRPT/ACCT CLOSED BY CONSUMR< CREDIT CARD
 VERIF'D 08/2000 BALANCE: \$0 AUTHORIZED ACCOUNT
 OPENED 10/1995 MOST OWED: \$9686 CREDIT LIMIT: \$9600
 CLOSED 01/1998
 STATUS AS OF 01/1998: UNRATED

REPORT ON: SAUCEDO, MARIA LUISA PAGE 4 OF 10
 SOCIAL SECURITY NUMBER: 530-72-3626

ADVERSE ACCOUNTS, CONT.

BC881P008

1ST CONS NTL

5452542000492853

REVOLVING ACCOUNT

>INCLUDED IN BANKRUPTCY<

CREDIT CARD

VERIF'D 08/1999 BALANCE: \$0

INDIVIDUAL ACCOUNT

OPENED 10/1997 MOST OWED: \$282

CREDIT LIMIT: \$300

CLOSED 07/1998

STATUS AS OF 07/1998: UNRATED

BC235166J

HB FSB

82029708143953

REVOLVING ACCOUNT

CLOSED

UPDATED 01/1999 BALANCE: \$0

PARTICIPANT ON ACCOUNT

OPENED 06/1994 MOST OWED: \$0

CREDIT LIMIT: \$0

CLOSED 01/1999

>STATUS AS OF 01/1999: 120 DAYS PAST DUE<

>IN PRIOR 06 MONTHS FROM DATE CLOSED 3 TIMES 90 OR MORE DAYS LATE<

> MAXIMUM DELINQUENCY OF 90+ DAYS OCCURRED IN 08/1998<

BO7519092

FST USA BANK

4417128059001931

REVOLVING ACCOUNT

>INCLUDED IN BANKRUPTCY<

CREDIT CARD

VERIF'D 11/1998 BALANCE: \$0

AUTHORIZED ACCOUNT

OPENED 10/1995

CLOSED 05/1998

STATUS AS OF 05/1998: UNRATED

BC7991187

HH BANK

5432355800133642

REVOLVING ACCOUNT

>INCLUDED IN BANKRUPTCY<

CREDIT CARD

VERIF'D 10/1998 BALANCE: \$0

JOINT ACCOUNT

OPENED 11/1987 MOST OWED: \$8322

PAID OFF 07/1998

STATUS AS OF 07/1998: UNRATED

BC152B013

FCNB PRF CHG

307520858

REVOLVING ACCOUNT

UPDATED 08/1998 BALANCE: \$0

INDIVIDUAL ACCOUNT

OPENED 01/1989 MOST OWED: \$1810

CREDIT LIMIT: \$3100

PAID OFF 06/1998

STATUS AS OF 06/1998: PAID OR PAYING AS AGREED

>IN PRIOR 45 MONTHS FROM DATE PAID 1 TIME 30 DAYS LATE<

REPORT ON: SAUCEDO, MARIA LUISA PAGE 5 OF 10
 SOCIAL SECURITY NUMBER: 530-72-3626

ADVERSE ACCOUNTS, CONT.

BC235166J
 HB FSB # 68009708106125 REVOLVING ACCOUNT
 CLOSED
 X UPDATED 08/1998 BALANCE: \$0 PARTICIPANT ON ACCOUNT
 OPENED 06/1994 MOST OWED: \$0 CREDIT LIMIT: \$0
 CLOSED 05/1998
 >STATUS AS OF 05/1998: 60 DAYS PAST DUE<
 IN PRIOR 14 MONTHS
 > MAXIMUM DELINQUENCY OF 60 DAYS OCCURRED IN 05/1998<

BC235166J
 HB FSB # 7763070027037063 REVOLVING ACCOUNT
 CHARGE ACCOUNT
 UPDATED 03/1997 PARTICIPANT ON ACCOUNT
 OPENED 06/1994 MOST OWED: \$6135 CREDIT LIMIT: \$0
 STATUS AS OF 03/1997: PAID OR PAYING AS AGREED
 >IN PRIOR 30 MONTHS FROM DATE VERIF'D 1 TIME 30 DAYS LATE<

 THE FOLLOWING ACCOUNTS ARE REPORTED WITH NO ADVERSE INFORMATION

BC8069013
 PROVIDIAN # 4465692100563422 REVOLVING ACCOUNT
 CREDIT CARD
 UPDATED 06/2001 BALANCE: \$4927 INDIVIDUAL ACCOUNT
 OPENED 06/1999 MOST OWED: \$4927 PAY TERMS: MINIMUM \$123
 CREDIT LIMIT: \$5600
 STATUS AS OF 06/2001: PAID OR PAYING AS AGREED
 IN PRIOR 25 MONTHS FROM DATE VERIF'D NEVER LATE

BC701N103
 PROVIDIAN # 5542850900628266 REVOLVING ACCOUNT
 CREDIT CARD
 UPDATED 06/2001 BALANCE: \$1874 INDIVIDUAL ACCOUNT
 OPENED 06/2000 MOST OWED: \$2070 PAY TERMS: MINIMUM \$56
 CREDIT LIMIT: \$3500
 STATUS AS OF 06/2001: PAID OR PAYING AS AGREED
 IN PRIOR 13 MONTHS FROM DATE VERIF'D NEVER LATE

QZ3796674
 FRD MOTOR CR # NGN3215PW4 INSTALLMENT ACCOUNT
 AUTO LEASE
 UPDATED 05/2001 BALANCE: \$22735 JOINT ACCOUNT
 OPENED 07/1999 MOST OWED: \$32209 PAY TERMS: 24 MONTHLY \$411
 STATUS AS OF 05/2001: PAID OR PAYING AS AGREED
 IN PRIOR 23 MONTHS FROM DATE VERIF'D NEVER LATE